

Respondents with lower incomes are slightly underrepresented in the follow-up sample (see Figure 4).

**Figure 4: Percent of Respondents by Income**

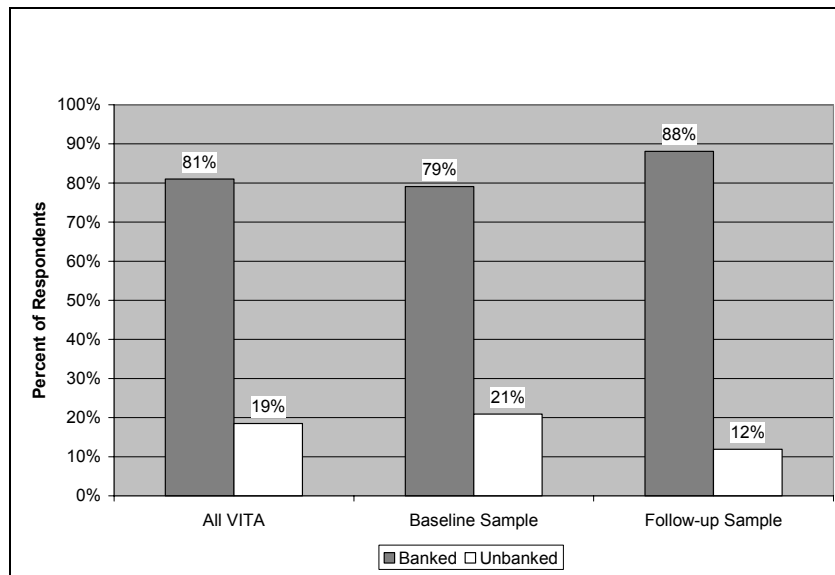
	<\$10,000	\$10,000-\$15,000	\$15,000-\$20,000	\$20,000-\$25,000	\$25,000-\$30,000	\$30,000-\$35,000	\$35,000+	Don't Know
Baseline Sample	22%	18%	18%	10%	11%	5%	7%	9%
Follow-up Sample	17%	15%	21%	12%	14%	5%	10%	7%

Note: Baseline n=153; Final Sample n=101

The baseline and follow-up samples match closely with respect to respondent gender. In both samples, just over 60 percent of respondents were female.

The proportion of VITA clients without bank accounts reflects estimates of the proportion of unbanked low-income North Carolinians. Nineteen percent of all VITA clients and 21 percent of baseline respondents did not own a bank account (Figure 5); among all low-income North Carolinians, 17 percent are unbanked, according to estimates by the North Carolina Financial Services Survey (NCFSS). Furthermore, this study reinforces the finding of the NCFSS that unbanked individuals are disproportionately minorities; none of the 32 unbanked respondents were white.

**Figure 5: VITA Clients and Survey Respondents by Bank Account Ownership**



The follow-up sample underrepresents unbanked clients, as only 12 percent of respondents to the follow-up survey were without accounts *at the time of the baseline survey*.<sup>3</sup> This difference is again attributable to attrition of Hispanic respondents. Of the

<sup>3</sup> This statistic indicates that 88 percent of respondents in the final sample were banked *at the time of the baseline survey*. Thus, the difference in unbanked representation in the baseline and final samples reflects